

In re:
Maura Kane
Debtor(s)

Case No. 20-12779-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 03, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db	+ Maura Kane, 419 Rutgers Court, Bensalem, PA 19020-8202
NONE	+ Bensalem Village Association, Clemons Richter & Reiss, PC, 2003 South Easton Road, Suite 300, Doylestown, PA 18901-7100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 04 2020 05:08:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 04 2020 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 04 2020 05:07:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: Adminstra

Page 2 of 2

Date Rcvd: Dec 03, 2020

Form ID: pdf900

Total Noticed: 5

MICHAEL J. MCCRYSTAL

on behalf of Debtor Maura Kane mccrystallaw@gmail.com sueparalegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com

STEFAN RICHTER

on behalf of Bensalem Village Association srichter@clemonslaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Maura Kane		CHAPTER 13
	<u>Debtor</u>	
NewRez LLC d/b/a Shellpoint Mortgage Servicing		
	<u>Movant</u>	NO. 20-12779 ELF
vs.		
Maura Kane		
	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller, Esquire		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,828.45**, which breaks down as follows;

Post-Petition Payments:	October 2020 to November 2020 at \$1,485.69/month
Suspense Balance:	\$1,142.93
Total Post-Petition Arrears	\$1,828.45

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on December 1, 2020 and continuing through May 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,485.69** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$304.75 from December 2020 to April 2021 and \$304.70 for May 2021** towards the arrearages on or before the last day of each month at the address below;

NewRez LLC d/b/a Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, South Carolina 29603-0826

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 17, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 11/23/20


Michael J. McCrystal, Esquire
Attorney for Debtor

Date: December 2, 2020

/s/ LeRoy W. Etheridge, Esquire*
William C. Miller, Esquire
Chapter 13 Trustee

**No objection to
its terms, without
prejudice to any
of our rights and
remedies*

ORDER
Certificate of Notice Page 5 of 5

Approved by the Court this 3rd day of December, 2020. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank